

**UNITED STATES BANKRUPTCY
COURT DISTRICT OF NEW JERSEY**

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Case No.: 19-24262

Chapter 13

Hearing Date: 5/28/2020

Judge: JKS

In Re:

ALMOATAZ BASUONI

CERTIFICATION OF ANIELLO D. CERRETO, ESQ.

***I, Aniello D. Cerreto, Esq. , debtor's counsel in the above captioned case, submits
this Certification advising the court herein of the debtors Loan Modification/Loss
Mitigation Status.***

- 1. Pursuant to the attached 1-21-2021 correspondence of Cenlar, Cenlar is working with my clients. They are allowing debtor until 3-13-2021 to provide docs which they already have previously and which current delay allows my client to keep my client paying and who is in fact paying, which is good for all concerned.**
- 2. While the bank was previously provided everything and per the prior order was and is required by this court to admit or deny my client to Loss mitigation (or per debtors request otherwise provide debtor a loan modification), it seems this current status is working via a win win for the bank and my debtor client. The bank is getting paid (a good thing) and my client is paying (a great thing). If debtor keeps paying it becomes cautiously optimistic the bank will eventually loan modification him and his family.**

3. I believe the expired lease has been previously provided as debtor has been a long term resident at the location in question and I do believe it was in fact provided notwithstanding an indication in the attached that's its expired, but all other dates are certainly again within compliance ability as they have been previously timely provided before each time they are requested and will be provided again but the cycle of non-decision continues no doubt by a desire to keep debtor paying, which to debtors credit they are continuing to be paying.

I hereby certify the above is true and I am subject to punishment if it is willfully false,

Date: 2/22/2021

THE LAW OFFICE OF ANIELLO D. CERRETO, ESQ.
Attorneys for Plaintiff

By: /s/ Aniello D. Cerreto, Esq.
ANIELLO D. CERRETO, ESQ.